

EXHIBIT 1

New York State Department of State Certificate of Service Mark Registration

I Daniel E. Shapiro, Special Deputy Secretary of State, do certify that the Service Mark described below and depicted on the attached copy has been duly registered in this Department pursuant to Article 24 of the General Business Law. This registration will remain in force for TEN years from the Date of Registration.

Registration Number: S19956 **Registration Date:** 01/12/07

Applicant: FIRST NIAGARA FINANCIAL GROUP, INC.
6950 S. TRANSIT ROAD
LOCKPORT NY 14095-

**State of Incorporation or
Partnership Organization:** DELAWARE

Class Numbers: 35, 36, 37, 39

Date First Used in NYS: 01/10/2000 **Date First Used Anywhere** 01/10/2000

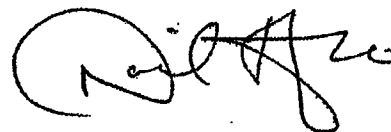
Service Mark Description:
FIRST NIAGARA

Description of Services: See Attached

WITNESS my hand and the seal of the State of New York In
the City of Albany on this:

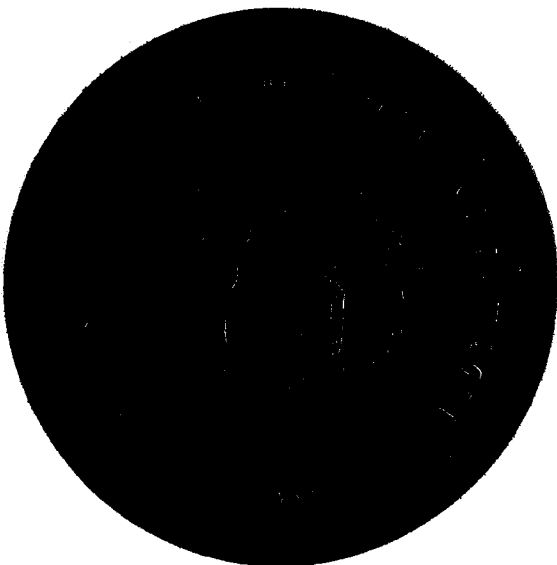
Monday, April 23, 2007

by:



Special Deputy Secretary of State

DOS-690 (Rev. 3/01)



6. STATE THE SPECIFIC SERVICES FOR WHICH THE MARK IS USED. Leasing of office equipment; banking services; insurance services, namely, insurance brokerage, insurance agencies, insurance administration and insurance consultation, in the fields of life, property and casualty, accident, health and other insurance; credit insurance services; financial services, namely financial and investment consulting, management and advisory services; investment and securities brokerage services; providing information on investment and securities performance; annuities services; charitable fund raising services; leasing of construction equipment and building machinery; leasing of motor vehicles; administration of employee benefit plans; compensation consulting; consulting for retirement and employee welfare plans; administrative services for defined contribution and benefit plans; actuarial services.

First Niagara

New York State Department of State Certificate of Service Mark Registration

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Registration Number: S19959 **Registration Date:** 1/12/2007

Applicant: FIRST NIAGARA FINANCIAL GROUP INC.
6950 S. TRANSIT ROAD
LOCKPORT NY 14095-0514

**State of Incorporation or
Partnership Organization:** DELAWARE

Class Numbers: 35,36,37,39

Date First Used in NYS: 01/10/2000 **Date First Used Anywhere:** 01/10/2000

Service Mark Description:

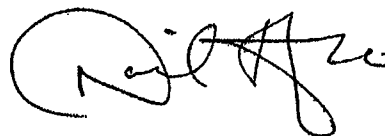
The words FIRST NIAGARA and the design of a waterfall inside an oval.

Description of Services: see attached sheet

WITNESS my hand and the seal of the State of New York In
the City of Albany on this:

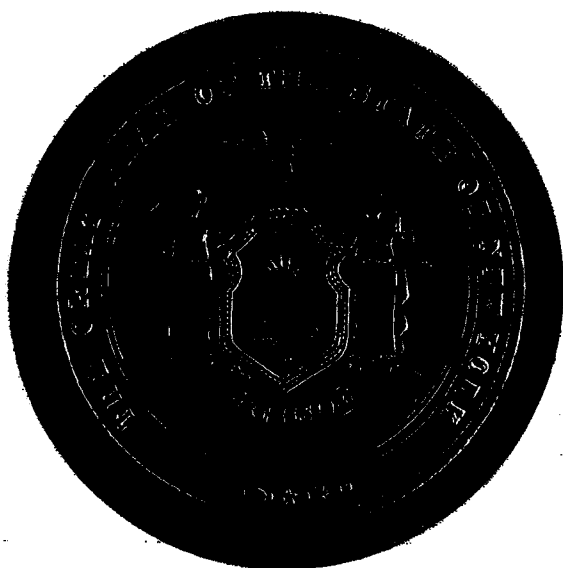
Wednesday, July 25, 2007

by:



Special Deputy Secretary of State

DOS-690 (Rev. 3/01)



Hodgson Russ LLP

7/25/2007 12:42

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Fax Server

6. STATE THE SPECIFIC SERVICES FOR WHICH THE MARK IS USED. Leasing of office equipment; banking services; insurance services, namely, insurance brokerage, insurance agencies, insurance administration and insurance consultation, in the fields of life, property and casualty, accident, health and other insurance; credit insurance services; financial services, namely financial and investment consulting, management and advisory services; investment and securities brokerage services; providing information on investment and securities performance; annuities services; charitable fund raising services; leasing of construction equipment and building machinery; leasing of motor vehicles; administration of employee benefit plans; compensation consulting; consulting for retirement and employee welfare plans; administrative services for defined contribution and benefit plans; actuarial services.


First Niagara